



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Order Filed on September 2, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP
80 Main Street, Suite 460
West Orange, NJ 07052
973- 325-8800
File No.: 03-018200-B00
Douglas McDonough, Esq.
Attorney ID: DM0973
DMcDonough@flwlaw.com
Attorney for U.S. Bank National Association, as trustee, on
behalf of the holders of the Adjustable Rate Mortgage Trust
2007-1, Adjustable Rate Mortgage-Backed Pass-Through
Certificates, Series 2007-1, Secured Creditor

In Re:

Guillermo J. Romero

Debtor(s).

Case No.: **19-22136-MBK**

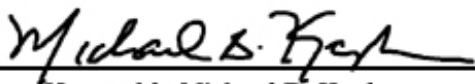
Chapter 13

Judge Michael B. Kaplan

CONSENT ORDER CURING POST-PETITION ARREARS THROUGH PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is
ORDERED.

DATED: September 2, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: Guillermo J. Romero

Case No.: 19-22136-MBK

Caption of Order: Consent Curing Post-Petition Arrears Through Plan

Upon the joint application of Guillermo J. Romero (the “Debtor”), and U.S. Bank National Association, as trustee, on behalf of the holders of the Adjustable Rate Mortgage Trust 2007-1, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2007-1 (The “Secured Creditor”) and

Whereas Debtor is in default on post-petition mortgage payments outside the Plan to Secured Creditor as to certain real property commonly known as 79 Washington Ave, Carteret, NJ 07008 (the “Collateral”), and

Whereas the parties herein agree that the interest of Secured Creditor is adequately protected by payment and performance as more particularly set forth hereinafter and

The Court having considered the submissions of the parties, and argument, if any, and for cause shown, it is ORDERED

1. That the stay shall be reimposed, and continue against the Collateral, subject to the following conditions:
2. The status of Post-Petition Arrearages is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Payment Amount	Total Amount Delinquent
1	August 2020	August 2020	\$1,599.36	\$1,599.36
9	Sept 2020	May 2021	\$1,914.05	\$17,226.45
Less post-petition partial payments (suspense):				(\$683.52)

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Caption of Order: Consent Curing Post-Petition Arrears Through Plan

TOTAL POST PETITION ARREARAGES:

\$18,142.29

3. Debtor(s) shall cure all Post-Petition Arrearages outlined in Paragraph 3, above, as follows:

a. Debtor is to pay post-petition arrearage through the Bankruptcy plan.

4. Beginning in June 2021, Debtor(s) shall resume making regular monthly mortgage payments.

a. Regular payments in the amount of \$1,914.05, and any additional amount as required or allowed by the Note and Security Instrument are to be paid on or before they are due.

b. Payments should be sent to:

Select Portfolio Servicing, Inc.
Attn: Remittance Processing
P.O. Box 65450
Salt Lake City, UT 84165-0450

5. If any payments outlined in this Order, or any regular monthly payments which come due according to Movant's Loan Documents, for the life of the bankruptcy are not made within thirty (30) days of the date the payment is due, then the Movant may obtain an Order Vacating the Automatic Stay as to the Collateral by filing with the Bankruptcy Court a Certification of Default specifying the failure to comply with this Order.

6. That in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim and the provisions of Fed.R.Bank.P. 4001(a)(3) may be waived.

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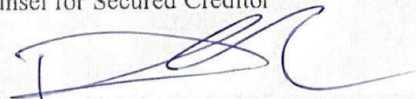
Caption of Order: Consent Curing Post-Petition Arrears Through Plan

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7. In the event this case is converted to Chapter 7, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion to bring the account contractually current.
- a. If the loan is not brought current after conversion, Movant may file a Certification of Default with the Court.
8. This Order survives any loan modification between the Movant and the Debtor(s) agreed to and executed during the instant bankruptcy proceeding.
- a. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, Movant may file a Certification of Default with the Court.
9. Any Certification of Default filed pursuant to the Order shall be served on the Trustee, the Debtor(s) and Counsel for the Debtor(s).

Consented as to form:

Frenkel Lambert Weiss Weisman & Gordon
Counsel for Secured Creditor

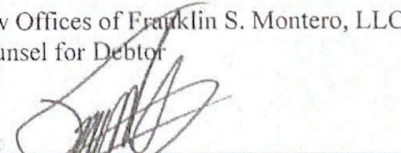
By:


Douglas J. McDonough, Esq.

Dated: 8/25/2021

Law Offices of Franklin S. Montero, LLC
Counsel for Debtor

By:


Franklin S. Montero, Esq.

Dated: 8/17/21

Guillermo Jesus Romero
Debtor

In re:
Guillermo J Romero
Debtor

Case No. 19-22136-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 07, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2021:

Recip ID	Recipient Name and Address
db	+ Guillermo J Romero, 79 Washington Ave., Carteret, NJ 07008-2624

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee,ET AL... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Adjustable Rate Mortgage Trust 2007-1, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2007-1 DMcDonough@flwlaw.com
Franklin S. Montero	on behalf of Debtor Guillermo J Romero montero@fmonterolaw.com thrasher.k@fmonterolaw.com,crisostomo.y@fmonterolaw.com,monterofr95137@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee,ET AL... kmcdonald@kmlawgroup.com,

District/off: 0312-3

User: admin

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Date Rcvd: Sep 07, 2021

Form ID: pdf903

Total Noticed: 1

bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6